

MAINLINE BANCORP, INC.

	CPP Disbursement Date 12/29/2009	RSSD (Holding Company) 2067959	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$248	\$235	-5.0%		
Loans	\$142	\$134	-5.6%		
Construction & development	\$2	\$3	13.5%		
Closed-end 1-4 family residential	\$54	\$45	-15.9%		
Home equity	\$8	\$8	4.0%		
Credit card	\$0	\$0	-13.6%		
Other consumer	\$19	\$7	-62.5%		
Commercial & Industrial	\$26	\$23	-11.7%		
Commercial real estate	\$21	\$22	3.0%		
Unused commitments	\$29	\$29	1.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$49	\$49	0.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$41	\$30	-26.7%		
Cash & balances due	\$3	\$10	204.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$229	\$214	-6.3%		
Deposits	\$211	\$207	-2.0%		
Total other borrowings	\$16	\$6	-62.6%		
FHLB advances	\$5	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$19	\$21	10.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.2%	--		
Tier 1 risk based capital ratio	12.0%	12.5%	--		
Total risk based capital ratio	13.1%	13.6%	--		
Return on equity ¹	-1.7%	3.2%	--		
Return on assets ¹	-0.1%	0.3%	--		
Net interest margin ¹	3.2%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	89.5%	96.8%	--		
Loss provision to net charge-offs (qtr)	-4050.0%	90.5%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.7%	1.0%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.4%	0.0%	0.2%	--
Commercial & Industrial	6.9%	6.5%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.6%	1.6%	0.0%	0.1%	--